

KUISIONER RESPONDEN

Nama :

No. Telp :

Keterangan:

STS : Sangat Tidak Setuju

TS : Tidak Setuju

N : Netral

S : Setuju

SS : Sangat Setuju

Kuesioenr Variabel Literasi Keuangan

NO	Pernyataan	Kategori Penilaian				
		STS	TS	N	S	SS
1	Pelaku usaha memiliki pengetahuan yang baik dalam mengurangi risiko					
2	Pelaku usaha memiliki keyakinan yang baik tentang pengetahuan keuangan usaha					
3	Pelaku usaha memiliki keterampilan yang baik tentang pengetahuan keuangan usaha					
4	Pelaku usaha memiliki sikap yang baik tentang pengetahuan keuangan usaha					
5	Pelaku usaha memiliki perilaku yang baik tentang pengetahuan keuangan usaha					

Kuesioner Variabel Inklusi Keuangan

NO	Pernyataan	Kategori Penilaian				
		STS	TS	N	S	SS
1	Pelaku usaha memiliki ketersediaan akses pada lembaga keuangan					
2	Pelaku usaha menggunakan internet dalam mengakses layanan jasa keuangan					
3	Kualitas layanan yang diberikan oleh lembaga keuangan mengutamakan kualitas terbaik dalam menyediakan produk keuangan					
4	Ketersediaan produk keuangan yang lengkap akan membantu peningkatan kesejahteraan para pelaku usaha					

Kuesioner Variabel Keberlanjutan Usaha

NO	Pernyataan	Kategori Penilaian				
		STS	TS	N	S	SS
1	Pelaku usaha berusaha melakukan perluasan usaha					
2	Pelaku usaha memastikan usaha mencapai BEP					
3	Pelaku usaha memaksimalkan penjualan tercapai sesuai dengan target yang telah ditentukan					
4	Pelaku usaha merespon cepat permintaan konsumen					
5	Pelaku usaha berusaha untuk meningkatkan loyalitas pelanggan					

LAMPIRAN 2

DATA PENELITIAN

No Resp.	Literasi Keuangan (X1)					TX1	RATA- RATA
	LK1	LK2	LK3	LK4	LK5		
1	5	5	5	5	5	25	5
2	5	5	5	5	5	25	5
3	5	5	5	5	5	25	5
4	4	5	5	5	5	24	4.8
5	5	5	5	4	4	23	4.6
6	5	5	4	5	5	24	4.8
7	5	5	5	5	5	25	5
8	5	5	5	5	5	25	5
9	4	4	4	4	4	20	4
10	5	5	5	5	5	25	5
11	4	5	5	5	5	24	4.8
12	4	5	4	4	5	22	4.4
13	5	5	5	5	5	25	5
14	4	3	4	3	3	17	3.4
15	3	4	4	4	4	19	3.8
16	5	5	5	5	5	25	5
17	5	5	5	5	5	25	5
18	5	2	5	5	5	22	4.4
19	5	5	5	4	4	23	4.6
20	5	5	5	5	5	25	5
21	4	4	5	5	5	23	4.6
22	5	4	4	5	5	23	4.6
23	4	4	4	4	4	20	4
24	5	5	5	5	5	25	5
25	4	4	4	4	4	20	4
26	4	4	4	4	4	20	4
27	5	5	5	4	5	24	4.8
28	4	4	4	4	4	20	4
29	5	5	5	5	5	25	5
30	4	4	5	4	4	21	4.2
Total	137	136	140	137	139	689	137,8

No Resp.	Inklusi Keuangan (X2)				TX2	RATA- RATA
	IK1	IK2	IK3	IK4		
1	5	5	5	5	20	5
2	5	5	5	5	20	5
3	4	2	3	5	14	3.5
4	5	5	5	5	20	5
5	5	5	5	5	20	5
6	4	3	4	3	14	3.5
7	5	4	5	5	19	4.75
8	5	5	5	5	20	5
9	5	5	5	5	20	5
10	5	4	5	4	18	4.5
11	4	4	3	3	14	3.5
12	4	5	5	5	19	4.75
13	5	4	5	5	19	4.75
14	5	5	5	5	20	5
15	3	5	5	5	18	4.5
16	4	3	3	4	14	3.5
17	5	5	5	5	20	5
18	5	5	5	5	20	5
19	5	5	5	5	20	5
20	5	5	5	5	20	5
21	5	5	5	5	20	5
22	5	5	5	5	20	5
23	5	5	5	5	20	5
24	5	5	5	5	20	5
25	4	4	4	4	16	4
26	4	3	4	3	14	3.5
27	5	4	5	5	19	4.75
28	4	5	5	5	19	4.75
29	5	4	3	3	15	3.75
30	4	5	5	5	19	4.75
Total	139	134	139	139	551	137,75

No Resp.	Keberlanjutan Usaha (X3)					TY	RATA- RATA
	KU1	KU2	KU3	KU4	KU5		
1	5	5	5	5	4	24	4.8
2	5	5	4	4	5	23	4.6
3	4	4	5	5	4	22	4.4
4	5	5	5	5	5	25	5
5	5	5	5	5	5	25	5
6	4	4	4	4	4	20	4
7	5	5	4	5	5	24	4.8
8	4	5	4	5	5	23	4.6
9	5	4	5	4	4	22	4.4
10	4	5	4	5	5	23	4.6
11	3	4	5	4	4	20	4
12	4	4	4	5	5	22	4.4
13	5	4	4	4	4	21	4.2
14	4	3	4	4	4	19	3.8
15	3	3	4	3	4	17	3.4
16	4	5	4	4	5	22	4.4
17	4	4	4	3	4	19	3.8
18	4	5	5	4	5	23	4.6
19	5	5	5	5	5	25	5
20	5	5	5	5	5	25	5
21	5	4	4	4	4	21	4.2
22	3	4	4	4	3	18	3.6
23	4	4	4	5	4	21	4.2
24	5	5	5	5	5	25	5
25	4	4	4	3	4	19	3.8
26	4	4	4	4	4	20	4
27	4	5	5	4	5	23	4.6
28	4	4	4	4	4	20	4
29	5	4	4	5	3	21	4.2
30	4	4	4	4	4	20	4
Total	129	131	131	130	131	652	130,4

LAMPIRAN 3
HASIL PENELITIAN

❖ Hasil Uji Validitas Literasi Keuangan (X1)

		Correlations					
		LK1	LK2	LK3	LK4	LK5	TX1
LK1	Pearson Correlation	1	.410*	.591**	.573**	.571**	.776**
	Sig. (2-tailed)		.024	.001	.001	.001	.000
	N	30	30	30	30	30	30
LK2	Pearson Correlation	.410*	1	.427*	.410*	.498**	.726**
	Sig. (2-tailed)	.024		.019	.024	.005	.000
	N	30	30	30	30	30	30
LK3	Pearson Correlation	.591**	.427*	1	.591**	.560**	.767**
	Sig. (2-tailed)	.001	.019		.001	.001	.000
	N	30	30	30	30	30	30
LK4	Pearson Correlation	.573**	.410*	.591**	1	.898**	.855**
	Sig. (2-tailed)	.001	.024	.001		.000	.000
	N	30	30	30	30	30	30
LK5	Pearson Correlation	.571**	.498**	.560**	.898**	1	.875**
	Sig. (2-tailed)	.001	.005	.001	.000		.000
	N	30	30	30	30	30	30
TX1	Pearson Correlation	.776**	.726**	.767**	.855**	.875**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

❖ Hasil Uji Reliabilitas Literasi Keuangan (X1)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's		
Alpha	N of Items	
.848	5	

❖ Hasil Uji Frekuensi Literasi Keuangan (X1)

Statistics

		LK1	LK2	LK3	LK4	LK5
N	Valid	30	30	30	30	30
	Missing	0	0	0	0	0
Mean		4.5667	4.5333	4.6667	4.5667	4.6333
Sum		137.00	136.00	140.00	137.00	139.00

LK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	1	3.3	3.3	3.3
	4.00	11	36.7	36.7	40.0
	5.00	18	60.0	60.0	100.0
Total		30	100.0	100.0	

LK2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	3.3	3.3	3.3
	3.00	1	3.3	3.3	6.7
	4.00	9	30.0	30.0	36.7
	5.00	19	63.3	63.3	100.0
Total		30	100.0	100.0	

LK3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.00	10	33.3	33.3	33.3
	5.00	20	66.7	66.7	100.0
Total		30	100.0	100.0	

LK4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	1	3.3	3.3	3.3
	4.00	11	36.7	36.7	40.0
	5.00	18	60.0	60.0	100.0
Total		30	100.0	100.0	

LK5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	1	3.3	3.3	3.3
	4.00	9	30.0	30.0	33.3
	5.00	20	66.7	66.7	100.0
Total		30	100.0	100.0	

❖ **Hasil Uji Validitas Inklusi Keuangan (X2)****Correlations**

		IK1	IK2	IK3	IK4	TX2
IK1	Pearson Correlation	1	.389*	.429*	.342	.618**
	Sig. (2-tailed)		.034	.018	.064	.000
	N	30	30	30	30	30
IK2	Pearson Correlation	.389*	1	.769**	.594**	.872**
	Sig. (2-tailed)	.034		.000	.001	.000
	N	30	30	30	30	30

IK3	Pearson Correlation	.429*	.769**	1	.733**	.914**
	Sig. (2-tailed)	.018	.000		.000	.000
	N	30	30	30	30	30
IK4	Pearson Correlation	.342	.594**	.733**	1	.831**
	Sig. (2-tailed)	.064	.001	.000		.000
	N	30	30	30	30	30
TX2	Pearson Correlation	.618**	.872**	.914**	.831**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

❖ Hasil Uji Reliabilitas Inklusi Keuangan (X2)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's		
Alpha	N of Items	
.831	4	

❖ Hasil Uji Frekuensi Inklusi Keuangan (X2)

Statistics

		IK1	IK2	IK3	IK4
N	Valid	30	30	30	30
	Missing	0	0	0	0
Mean		4.6333	4.4667	4.6333	4.6333
Sum		139.00	134.00	139.00	139.00

IK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	1	3.3	3.3	3.3
	4.00	9	30.0	30.0	33.3
	5.00	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

IK2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	3.3	3.3	3.3
	3.00	3	10.0	10.0	13.3
	4.00	7	23.3	23.3	36.7
	5.00	19	63.3	63.3	100.0
	Total	30	100.0	100.0	

IK3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	13.3	13.3	13.3
	4.00	3	10.0	10.0	23.3
	5.00	23	76.7	76.7	100.0
	Total	30	100.0	100.0	

IK4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	13.3	13.3	13.3
	4.00	3	10.0	10.0	23.3
	5.00	23	76.7	76.7	100.0
	Total	30	100.0	100.0	

❖ Hasil Uji Validitas Kepuasan pelanggan (Y)

		Correlations					
		KU1	KU2	KU3	KU4	KU5	TY
KU1	Pearson Correlation	1	.491**	.292	.481**	.319	.713**
	Sig. (2-tailed)		.006	.118	.007	.086	.000
	N	30	30	30	30	30	30
KU2	Pearson Correlation	.491**	1	.454*	.537**	.726**	.867**
	Sig. (2-tailed)	.006		.012	.002	.000	.000
	N	30	30	30	30	30	30
KU3	Pearson Correlation	.292	.454*	1	.355	.339	.621**
	Sig. (2-tailed)	.118	.012		.054	.067	.000
	N	30	30	30	30	30	30
KU4	Pearson Correlation	.481**	.537**	.355	1	.368*	.755**
	Sig. (2-tailed)	.007	.002	.054		.046	.000
	N	30	30	30	30	30	30
KU5	Pearson Correlation	.319	.726**	.339	.368*	1	.743**
	Sig. (2-tailed)	.086	.000	.067	.046		.000
	N	30	30	30	30	30	30
TY	Pearson Correlation	.713**	.867**	.621**	.755**	.743**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

❖ Hasil Uji Reliabilitas Kepuasan pelanggan (Y)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's		
Alpha	N of Items	
.795	5	

❖ Hasil Uji Frekuensi Keberlanjutan Usaha (Y)

Statistics

		KU1	KU2	KU3	KU4	KU5
N	Valid	30	30	30	30	30
	Missing	0	0	0	0	0
Mean		4.3000	4.3667	4.3667	4.3333	4.3667
Sum		129.00	131.00	131.00	130.00	131.00

KU1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	10.0	10.0	10.0
	4.00	15	50.0	50.0	60.0
	5.00	12	40.0	40.0	100.0
	Total	30	100.0	100.0	

KU2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	2	6.7	6.7	6.7
	4.00	15	50.0	50.0	56.7
	5.00	13	43.3	43.3	100.0
	Total	30	100.0	100.0	

KU3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.00	19	63.3	63.3	63.3
	5.00	11	36.7	36.7	100.0
	Total	30	100.0	100.0	

KU4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	3	10.0	10.0	10.0
	4.00	14	46.7	46.7	56.7
	5.00	13	43.3	43.3	100.0
	Total	30	100.0	100.0	

KU5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	2	6.7	6.7	6.7
	4.00	15	50.0	50.0	56.7
	5.00	13	43.3	43.3	100.0
	Total	30	100.0	100.0	

❖ **UJI ASUMSI KLASIK**❖ **Uji Normalitas**

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.71261499
Most Extreme Differences	Absolute	.141
	Positive	.083
	Negative	-.141
Test Statistic		.141
Asymp. Sig. (2-tailed)		.129 ^c

- a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.

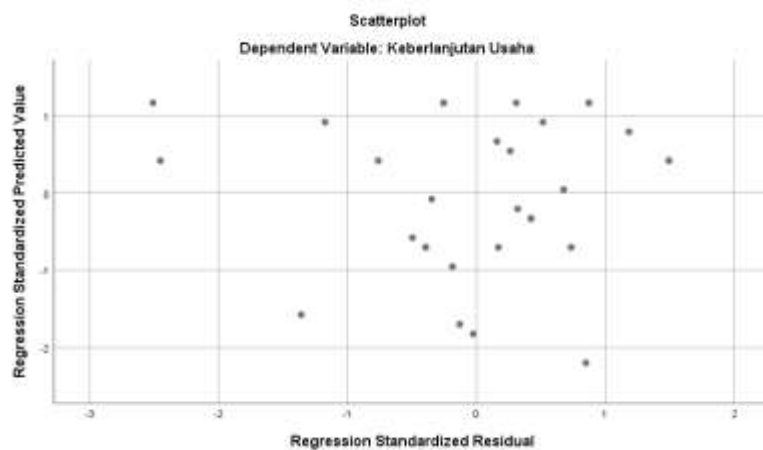
❖ Uji Multikolinearitas

Coefficients^a

		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Literasi	.993	1.007
	Keuangan		
	Inklusi	.993	1.007
	Keuangan		

a. Dependent Variable: Keberlanjutan Usaha

❖ Hasil Uji Heteroskedastisitas



❖ ANALISIS REGRESI LINEAR BERGANDA

❖ Hasil Uji R²

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.652 ^a	.425	.382	1.77491

a. Predictors: (Constant), Inklusi Keuangan, Literasi Keuangan

b. Dependent Variable: Keberlanjutan Usaha

❖ Hasil Uji Parsial (Uji t)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.338	4.383		.533	.598
	Literasi Keuangan	.551	.143	.564	3.851	.001
	Inklusi Keuangan	.367	.143	.376	2.566	.016

a. Dependent Variable: Keberlanjutan Usaha

❖ Hasil Uji Simultan (Uji F)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	62.808	2	31.404	9.969	.001 ^b
	Residual	85.058	27	3.150		
	Total	147.867	29			

a. Dependent Variable: Keberlanjutan Usaha

b. Predictors: (Constant), Inklusi Keuangan, Literasi Keuangan